

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Shelton E. HARRISON, Jr. Group Art Unit: 3692
Appln. No. : 09/848,639 Examiner: Nguyen
Filed : May 3, 2001 Confirmation No.: 7835
For : ELECTRONIC BOND AND GUARANTY PROCESS AND BUSINESS
METHOD

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

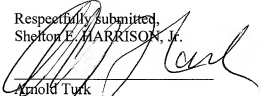
Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop **Issue Fee**
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In response to the Notice of Allowability, mailed by the U.S. Patent and Trademark Office on October 17, 2007 and to the Statement of Reasons for Allowance attached thereto, Applicant wishes to clarify the record with respect to the basis for the patentability of claims in the present application. In this regard, Applicant submits that the reasons for allowance are not limited to the reasons set forth therein, and that each of the claims in the present application recites a combination of features, and that the basis for patentability of each of these claims is based on the combination of features recited therein.

Should there be any questions, the Examiner is invited to contact the undersigned at the below-listed telephone number.

Respectfully submitted,
Shelton E. HARRISON, Jr.


Arnold Turk
Reg No. 33,094

November 29, 2007
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